## Strategies Discussed at First Housing Workgroup:

The goal of the workgroup is to establish the strategies that will be employed to address the need to develop affordable, accessible, and available housing. These strategies will be the basis for the action of the committee during the grant period.

Develop local preferences for persons transitioning with each individual county HAP office. Communicate the goals of MFP and request that County HAPs address the issue of establishing a local MFP priority.

Increase tax incentives for project based housing Development

Develop a comprehensive list of project based housing available in ND

Housing Finance has a list of these projects that provide restricted access to individuals with some form of a disability.

Increase the Project based housing funded with Rural Development moneys provided by the USDA.

The Department of Commerce also is involved with project based initiates with the HOME program. Develop a list of housing projects that the Dept of Commerce has sponsored

The primary provider of housing will be either section 8 project based or voucher based assistance.

Address increased use of Section 8 Home ownership program assistance

Contact the Builders Association to discuss incentives or encourage voluntary development of more accessible housing.

Provide education so that builders construct projects that allow individuals to "Age in Place". Housing Finance can offer tax credits that would provide the incentives needed to encourage the building of these projects.

The state tax credit is the best "carrot or incentive" that we have at this time. Communicate the goals of MFP to the advisory board for next year (2009) so that the issue of increased housing project incentives is addressed in the next budget.

Assisted living was also noted as a housing option that has been identified. Tax credits have been of question as it has been difficult to separate the housing and services components. Services must be optional.

Development of multi-family unit arrangements that provide an integrated environment

The need to be flexible in determining what is going to work was emphasized as strategies that may work in the larger cities may not work in the more rural areas of the state.

The need to develop more incentives for builders is one key to successful construction of projects that are inclusive in nature and will serve individuals that are elderly or with a disability.

# Funding Sources Successfully Used by States to Support Development of Integrated, Affordable, and Accessible Community Housing

Community strategies that increase the amount of integrated, affordable, and accessible housing units usually fall into three general categories:

- 1. □ Development of housing units, including multi-family housing and single family housing developed for ownership or rental;
- $2.\Box$  Access to existing housing units, including various forms of rental assistance and efforts designed;
- 3. ☐ Asset Development, including homeownership and the use of individual development accounts.

## Successful use of available housing resources requires a basic knowledge of potential tools.

- 1. Housing Choice Voucher Program
- 2. Low Income Housing Tax Credits
- 3. Section 811 Supportive Housing for Persons with Disabilities Program
- 4. Housing Trust Funds
- 5. Individual Development Accounts
- 6. HOME Investment Partnerships Program
- 7. First Time Homebuyer Programs
- 8. Home of Your Own-A National Homeownership Initiative
- 9. Funding for Assistive Technology and Home Modifications
- 10. Housing Registries and Directories

To cover the costs of development and make housing units truly integrated, affordable, and accessible, housing developers and their state and local partners often must use multiple sources of funding in combination, including tax credits, operating subsidies, bridge subsidies and housing vouchers.

## **CMS-Money Follows the Person Grant Reporting Questions**

9. \_\_Increased/Improved funding for home modifications

	If yes, what was the achievement(s) in? Check all that apply by target population.
1.	Developed statewide housing registry
2.	Developed inventory of affordable and accessible housing
3.	Improved information systems about affordable and accessible housing
4.	Increased supply of affordable and accessible housing
5.	Increased number of rental vouchers
6.	Implemented new home ownership initiatives
7.	Increased supply of small group homes
8.	Increased supply of residences that provide or arrange for long term services
	and/or supports

- 10.\_\_Developed local or state coalitions of housing and human service organizations to identify needs and/or create housing-related initiatives
- 11.\_\_Improved funding or resources for developing assistive technology related to housing
- 12.\_\_Other, specify

To cover the costs of development and make housing units truly integrated, affordable, and accessible, housing developers and their state and local partners often must use multiple sources of funding in combination, including tax credits, operating subsidies, bridge subsidies and housing vouchers.

The USDA funds both capital costs to construct/ rehabilitate and also rental assistance, so that low income persons can afford to rent the units.

The USDA "Rental Assistance" program provides rental subsidies - "housing vouchers" - to those units that it has funded with capital funds. These rental subsidies are just like HUD's project-based vouchers; they go with the USDA rental unit b\_ not with the individual. If a person is lucky enough to reside in a USDA multifamily "rental assistance" unit, like HUD's vouchers, the person pays only a portion of the rent and the USDA "rental assistance" subsidizes the rest of the

#### **Definitions**

**Universal Design** – 'The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.' (Center for Universal Design, North Carolina State University, <a href="http://www.design.ncsu.edu/cud/about\_ud/

**Accessible** - Accessible design generally refers to houses or other dwellings that meet specific requirements for accessibility. For example: building codes, housing regulations, and guidelines.

**Adaptable** - Adaptable design allows some features of a building or dwelling to be changed to address the needs of an individual with a disability or a person encountering mobility limitations as he/she ages. Such design features allow the change to be made quickly... without the use of skilled labor and without changing the inherent structure of the materials.

**Visitable** - Visitable refers to homes that are not only accessible to guests with disabilities visiting the homes of non-disabled hosts, but to the future needs of the non-disabled residents as well. Access features include zero-step entrances, accessible hallways, and accessible bathrooms.

The Secretary of the Department of Housing and Urban Development has called for Public Housing Authorities (PHAs) to work in collaboration with state housing finance agencies, CMS, and local disability organizations to provide integrated, affordable, and accessible community housing options.

The Secretary has specifically encouraged PHAs to set local preferences, and to use public housing units, Housing Choice Vouchers, and Mainstream Vouchers to support people with disabilities in their transition to the community.

The state and local partners interviewed for this report have demonstrated effective collaboration, coordination, and integration of housing with community services and supports. These states have developed and pursued strategies that have successfully made it possible for people to have integrated, affordable, and accessible housing coordinated with community services and supports. Following is a summary of the key strategies collected from these states and their partners.

### **Useful Strategies from Interviews with State and Local Partners**

- 1. Become knowledgeable about state and local housing agencies: programs, planning processes, timelines, and regulations. It's been said that, "If you've seen one Public Housing Authority, you've seen one Public Housing Authority." The same can be said of State Housing Finance Agencies, Housing Trust Funds, and Medicaid Home and Community-Based Waiver programs. The state and local partners interviewed for this report took the time to build relationships and educate themselves on specific housing programs and community support services prior to attempting to address housing issues collectively.
- 2. Engage in comprehensive assessment of state and local housing needs and the specific housing needs and preferences of people to whom you are providing services prior to developing strategies. In most communities the supply of integrated, affordable, and accessible housing is insufficient to meet the demand of people with low and very low incomes. The state and local partners interviewed for this report assessed housing needs in their states and communities in order to determine availability, accessibility, and affordability of integrated community housing prior to developing strategies. The first question always asked by stakeholders in the housing organizations is, "Who are the people you are assisting and what do they need that we don't currently provide?"
- 3. Influence state and local plans, rules, funding requests, and practices to address the need for integrated, affordable, and accessible housing. State Housing Finance Agencies and state and local Public Housing Authorities are required to obtain public input in their process for allocating and disbursing public housing assistance. Housing trusts and non-profit affordable housing organizations request and welcome community input. Advocates and community organizations in the states interviewed for this report influenced these organizations in ways that resulted in the establishment of incentives and set-asides to create integrated, affordable, and accessible housing.
- 4. Collaborate, cooperate, and partner whenever possible with any and all organizations and individuals who may have an interest in creating integrated, affordable, and accessible housing. The state and local partners interviewed for this report cite collaboration, cooperation, and partnerships as the foundation of their accomplishments. They have successfully done all three of these things with numerous private and public national financial institutions, advocacy organizations, federal, state, and local agencies, foundations, civic and community associations, and others concerned with housing, economic equity, and community living for all Americans.
- 5. **Pursue a multi-pronged approach to address identified housing issues and blend funding.** Some funding sources are designed to address the supply side of the housing problem by increasing the availability and affordability of community housing stock. Other funding sources are designed to increase the accessibility of housing for people with physical disabilities. Still other funding sources and strategies are designed to connect prospective tenants with available housing. The state and local partners interviewed for this report have

developed a multi-pronged approach to address housing needs and worked with their new colleagues in housing organizations to blend funding to create integrated, affordable, and accessible housing.

- 6. Promote the use of multiple funding sources to promote the development of affordable, accessible and integrated community housing. Housing developers and property managers often must pursue multiple public and private funding sources to make integrated, affordable, and accessible housing economically viable. A combination of tax credits, rental assistance, and operating subsidies is often blended together to create community housing. The state and local partners interviewed for this report frequently leverage public and private dollars to support the development of integrated, affordable, and accessible housing.
- 7. Provide deep subsidies to make housing opportunities truly affordable for some individuals with very low incomes. Community housing that is both accessible and integrated is typically well beyond the economic reach of individuals and families with very low incomes. These individuals and families often require multiple sources of public and private assistance and personal money management strategies to make housing truly affordable. State and local partners interviewed for this report combine significant public and private subsidies, individualized budgeting, credit counseling, and the promotion of saving incentives to assist people with very low incomes to access integrated, affordable, and accessible housing.
- 8. Create opportunities for people to choose where and with whom they want to live in the community. The state and local partners interviewed for this report have worked with housing organizations to use public and private funding in flexible ways that have resulted in individuals and families living in integrated, affordable, and accessible housing in neighborhoods and communities that they choose.
- 9. Promote access to assistive technology and home modifications in existing housing, and promote Principles of Universal Design in new construction. States are increasingly offering assistive technology and home modifications as a covered Medicaid-funded home and community-based service. More and more, public housing, vocational rehabilitation, education, economic development, human service agencies as well as private housing trusts, housing developers, property managers, and others are realizing the benefits of assistive technology and home modifications in promoting self-determination and self-sufficiency. Many of the state and local partners interviewed for this report are pooling their funding with other organizations to fund assistive technology and home modifications which creates a greater number of opportunities for integrated, affordable, and accessible housing.
- 10. Create opportunities for people with disabilities to achieve wealth and attain homeownership. Homeownership is considered by many people to be an essential part of the American dream. In recent years, federal, state, and local public and private organizations, including HUD, Secondary mortgage lenders, the Federal Home loan bank, State Housing Finance Agencies, banks, mortgage companies, policy makers, human service agencies and providers, people with disabilities, advocates, and other housing and human service related professionals and organization have partnered to make it possible for large numbers of people with disabilities who have limited incomes to own their own homes.